

**DUTERIMBERE ONG**

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Subject: Request for Financial and Technical Proposal for VSL Digitalization

Since January 2023, Duterimbere ONG in partnership with Trocaire has been implementing a project entitled “*Strengthening Community Resilience through diversified livelihoods*” in Nyamagabe, Nyaruguru and Rulindo districts. The project targets vulnerable people and majority women for increasing their knowledge and skills that can facilitate them to boost their living conditions and play a vital role in the economy at household, community and National levels.

One of the implementation strategies is to put in place Village Saving and Loan Association (VSLA) that provide support to program participants.

Saving Groups generally operate in 9 to 12-months cycle. At the end of every cycle, the accumulated savings and interest earnings are shared out amongst the members thus providing useful lump sums to members. According to the Small Enterprise, Education and Promotion Network, Savings Groups are platforms used to pursue sustainable community development, especially among women and rural dwellers, and impact women's financial inclusion. Despite the considerable success of Savings Groups, there are issues that limit access to manage their information system (e.g., Membership satisfaction (Attendance rate, Retention rate, Membership growth rate), Financial performance of saving groups (Savings, Assets, loans, efficiency of groups,)

In the recent times, most NGOs and microfinance institutions have adopted various digital solutions to improve the traditional savings group model hence the emergence of the term Digital Savings Group and reporting. Technology now allows for the community-based approach – along with its savings objectives and mutual support to be done digitally. The digitization process has not limited the human interactions, goals and social capital pillars that define Savings Groups. Additionally, it has improved the monitoring.

Generally, the activity aims to Support organization to develop and operationalize the Monitoring Information System (MIS) to track VSL performance.

Core Features

- **Description**
- **Category**
- **Methodology**
- **Group Management:**
- **Creation and Organization:** Easily create, manage, and categorize multiple groups with unique identifiers, group descriptions, and membership details.
- **Group Hierarchies management:** Group can be managed in 5 levels(Country, province and district, sector, Village)
- **Activity Tracking:** Monitor group activities to be detailed project: managers, Field officers, VSL groups Mentors.

1. Member Management:

- **Member Profiles:** Store detailed member information such as names, contact details, addresses, joining dates, membership types, and roles within the group.
- **Member Directory:** A searchable database of all members, allowing quick access to their information.
- **Membership Levels:** Define different membership categories (e.g., regular, premium, Authority
- **Automated Renewals:** Set up automated notifications(sms) for membership renewals, fee payments, or expirations, next meeting in 7 days
- **Attendance Tracking:** Track attendance at meetings, events, or activities.

2. Communication & Engagement:

. Language availability

- **Messaging System:** Send emails, SMS, or in-app notifications to individual members, groups, or the entire organization.

3. Event Management

4. Financial Management and track information:

- **Collecting information by field officer:** Detailed by project manager
- **Generation of Reports:** Depending of the entries

5. Document Management:

- **Access Control:** Define who can view, edit, or download documents based on roles or membership levels.

6. Reporting & Analytics:

- **Member Analytics:** Analyze member demographics, engagement levels, or participation rates in activities.
- **Groups Reports:** Location, Numbers of groups, Number of members, Sex
- **Custom Reports:** Generate custom reports to gain insights into various aspects of the group's activities or performance.
- **Dashboards:** Visualize key metrics through interactive dashboards, helping management make data-driven decisions.

7. Access Control & Security:

- **Role-Based Access:** Define roles (e.g., admin, manager, member) with specific permissions to access or modify certain features.
- **Data Security:** Ensure secure handling of sensitive member data with encryption, secure login, and regular backups.
- **Benefits:**
 - **Efficiency:** Automates repetitive tasks such as membership information, groups information
 - **Enhanced Communication:** Provides a central platform for communicating with members, ensuring they are informed
 - **Data-Driven Decision Making**
 - **Cost**



All interested and qualified companies/individuals should submit:

- Application letter
- A comprehensive financial and technical proposal for **VSL Digitalization**
- Atleast 3 recommendation letter or good completion certificates.
- RDB-Certificate
- RRA certificate

Bid submission

We kindly request that your proposal include:

- **Technical Specifications:** Detailed description of the proposed solution
- **Implementation Plan:** Timeline, key milestones, and resources required.
- **Cost Breakdown:** Clear financial details, including software licensing, implementation, training, and any other associated costs.
- **Support, Maintenance:** Information on your support structure

Please submit your proposals not later than **30th April /2025 9:00 A.M.** to **DUTERIMBERE ONG**
Head Office located in Kiyovu, KN 3 African Union Road (Next to Nyarugenge Pension Plaza).
Late submissions shall not be considered.

Any questions/clarifications regarding this bid should be directed to **info@duterimbere.org.rw**

Done at Kigali, on the 11/4/2025

MUKESHIMANA Dative
Executive Secretary

